## REMARKS

Claims 1-28 are pending in the instant application with claim 1 amended herein and claims 17-27 withdrawn from consideration. No new matter has been added by the instant amendments.

In the office action, claims 1-16 and 28 are rejected under 35 U.S.C. § 103(a) as unpatentable over U.S. Patent No. 5,855,007 to Jovicic et al. in view of U.S. Patent No. 6,076,069 to Laor. Applicant respectfully traverses the rejection.

As amended, claim 1 recites changing, by the coupon issuance/management server, the owner identification information in the transfer management memory according to transfer of the electronic coupon from the information terminal to a transferee apparatus.

Thus the invention as recited inclaim 1 can realize the management of a valid owner (a rightful person) of the issued electronic coupon in the server, and thereby prevent unauthorized settlement of an electronic transaction (see, e.g., lines 22-25 at page 5 of the description).

On the other hand, as best understood, Jovicic discloses that the internet coupon server records past transactions, by first storing customer information such as the customer's name, identification number and the current coupon serial number of the customer to which the generated coupon is to be first issued. But Jovicic does not teach that the internet coupon server changes the customer information according to transfer of the coupon after the issue of generated coupon.

Further, as best understood, Laor discloses that the electronic coupon is transferred between a server system and a client computer system, and the electronic coupon information is transferred between a plurality of the server system. However Laor also does not disclose that the server system (e. g., server system A of Laor) which generated the electronic coupon

manages the information about the transfer of the electronic coupon (e.g., information about

the transfer of the electronic coupon from client system 110 to server system B of Laor).

Accordingly, it is respectfully submitted that the combination of references fail to

disclose each and every element of amended claim 1. In particular, neither of these

references teach the concept of changing the owner identification information in the transfer

management memory according to transfer of the electronic coupon from the information

terminal to a transferee apparatus.

Accordingly, Applicant respectfully submits that claim 1, together with claims 2-16

and 28 dependent therefrom, is patentable over Laor and Jovicic et al., separately and in

combination, for at least the foregoing reasons.

In view of the remarks set forth above, this application is in condition for allowance

which action is respectfully requested. However, if for any reason the Examiner should

consider this application not to be in condition for allowance, the Examiner is respectfully

requested to telephone the undersigned attorney at the number listed below prior to issuing a

further Action.

Any fee due with this paper may be charged to Deposit Account No. 50-1290.

Respectfully submitted,

/Nathan Weber/

Nathan Weber

Reg. No. 50,958

**CUSTOMER NUMBER 026304** 

Telephone: (212) 940-6384

Fax: (212) 940-8986 or 8987

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